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UNITED STATES PATENT APPLICATION TRANSMITTAL FORM

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**MAIL STOP PATENT APPLICATION
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P.O. Box 1450
Alexandria, VA 22313-1450**

Docket No.: 384.7879USU
Customer No.: 27623

Sir:

Transmitted herewith for filing is the patent application of

Inventor(s): Pat Alice McParland, Keith Edward Gastauer, James Evans Parry, Brenda Ann Karahalios, Jeffery F. Brill, and Alpa Madhukar Sheth

For: CREDIT LIMIT RECOMMENDATION

Enclosed are:

Specification (13 pps.) consisting of: Description (9 pps); Claims (3 pps); Abstract (1 pp);

9 sheets of drawings;

Declaration and Power of Attorney;

An assignment of the invention to: _____ including \$40.00 recordation fee and Assignment Recordation Form Cover Sheet;

Information Disclosure Statement (with copies of patent);

Form - PTO-1449;

The undersigned attorney has verified that the applicant is entitled to a Small Entity Status; and

Priority of U.S. Provisional Patent Application Serial No. _____, filed on _____ is claimed under 35 U.S.C. §119(e).

Priority of U.S. Patent Application Serial No. _____, filed on _____ is claimed under 35 U.S.C. §120.

Priority of application Serial No. _____ filed on _____, in _____ is claimed under 35 U.S.C. §119;

A Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i).

The Filing Fee is calculated below.

CLAIMS AS FILED				
(1) For	(2) Number Filed	(3) Number Extra	(4) Rate	(5) Basic Fee \$770.00
Total Claims	20 - 20 =	0	x \$18.00	\$0
Independent Claims	3 - 3 =	0	x \$86.00	\$0
Multiple Dependent Claim Fee			x \$290.00	= \$0.00
TOTAL FILING FEE				\$770.00
1/2 FILING FEE FOR SMALL ENTITY				\$N/A

XXX A check in the amount of \$ 770.00 is enclosed.

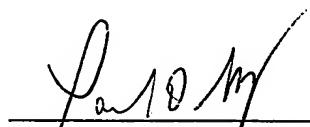
XXX The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. §§1.16 and 1.17 which may be required with this communication or during the entire pendency of the application, or credit any overpayment, to **Deposit Account No. 01-0467**. A duplicate copy of this Form is enclosed.

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December 15, 2003

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CERTIFICATE OF EXPRESS MAILING

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" Certificate No. **EV 357653317 US**, service under 37 CFR §1.10 and is addressed to: Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on December 15, 2003.

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